

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ryan C. Binkley
Vanessa R. Binkley
Debtors

Case No. 19-04823-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 22, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:

Recip ID	Recipient Name and Address
db/jdb	Ryan C. Binkley, Vanessa R. Binkley, 21 Clinton St, Swoyersville, PA 18704-3016
5268829	Ally Credit Card Servicing, PO Box 16027, Lewiston, ME 04243-9513
5268832	Bank Of America Spirit, PO Box 982238, El Paso, TX 79998-2238
5268826	Binkley Ryan C, 21 Clinton St, Swoyersville, PA 18704-3016
5268833	Blue Nile/Comenity Capital Bank, PO Box 183003, Columbus, OH 43218-3003
5268843	+ Geisinger Health System, 100 North Academy Avenue, Danville, PA 17822-0001
5290658	+ Jerome Blank, Freedom Mortgage Corp., Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
5268828	Law Office of David J Harris, 67-69 Public Sq Ste 700, Wilkes Barre, PA 18701-2515
5268851	Upstart Loan Network, PO Box 1503, San Carlos, CA 94070-7503
5268850	Upstart Loan Network, Upstart Operations Dept., PO Box 1503, San Carlos, CA 94070-7503

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Nov 22 2024 23:39:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Nov 22 2024 23:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5285470	EDI: GMACFS.COM	Nov 22 2024 23:39:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5425153	+ EDI: AISACG.COM	Nov 22 2024 23:39:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5268830	+ EDI: GMACFS.COM	Nov 22 2024 23:39:00	Ally Financial, P. O. Box 9001951, Louisville, KY 40290-1951
5268831	^ MEBN	Nov 22 2024 18:36:47	American Education Services, PO Box 65093, Baltimore, MD 21264-5093
5287983	+ EDI: BANKAMER2	Nov 22 2024 23:39:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5268834	EDI: CAPITALONE.COM	Nov 22 2024 23:39:00	Capital One Bank, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
5282730	EDI: CAPITALONE.COM	Nov 22 2024 23:39:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5285121	Email/PDF: bncnotices@becket-lee.com	Nov 22 2024 18:56:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5268836	EDI: JPMORGANCHASE	Nov 22 2024 23:39:00	Chase JPMCB Card Services, PO Box 15298,

District/off: 0314-5
Date Rcvd: Nov 22, 2024

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Page 2 of 3
Total Noticed: 44

			Wilmington, DE 19850-5298
5268838	+ EDI: CITICORP	Nov 22 2024 23:39:00	Citi Cards, P. O. Box 6500 Processing Center, Sioux Falls, SD 57117-6500
5268839	EDI: CITICORP	Nov 22 2024 23:39:00	CitiBank Customer Service, PO Box 6500, Sioux Falls, SD 57117-6500
5291049	EDI: CITICORP	Nov 22 2024 23:39:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5268840	EDI: DISCOVER	Nov 22 2024 23:39:00	Discover, P. O. Box 30943, Salt Lake City, UT 84130
5271080	EDI: DISCOVER	Nov 22 2024 23:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5268841	EDI: DISCOVER	Nov 22 2024 23:39:00	Discover Card, PO Box 30423, Salt Lake City, UT 84130-0423
5268842	Email/Text: Bankruptcy@Freedommortgage.com	Nov 22 2024 18:42:00	Freedom Mortgage, PO Box 6656, Chicago, IL 60680-6656
5290659	Email/Text: Bankruptcy@Freedommortgage.com	Nov 22 2024 18:42:00	Freedom Mortgage Corporation, Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
5268844	EDI: CITICORP	Nov 22 2024 23:39:00	Good Year, PO Box 6403, Sioux Falls, SD 57117-6403
5290488	EDI: JEFFERSONCAP.COM	Nov 22 2024 23:39:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
5268835	EDI: JPMORGANCHASE	Nov 22 2024 23:39:00	Chase Card Services, PO Box 1423, Charlotte, NC 28201-1423
5268837	EDI: JPMORGANCHASE	Nov 22 2024 23:39:00	Chase JPMCB Card Services, PO Box 15298, Wilmington, DE 19850-5298
5277972	+ Email/Text: RASEBN@raslg.com	Nov 22 2024 18:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5268845	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 22 2024 18:41:00	Kohl's Payment Center, P. O. Box 2983, Milwaukee, WI 53201-2983
5290962	Email/PDF: resurgentbknofications@resurgent.com	Nov 22 2024 18:43:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5268846	EDI: SYNC	Nov 22 2024 23:39:00	Lowe's, P. O. Box 530914, Atlanta, GA 30353-0914
5268847	Email/PDF: bankruptcy_prod@navient.com	Nov 22 2024 18:57:07	Navient, PO Box 9640, Wilkes Barre, PA 18773-9640
5285186	Email/PDF: bankruptcy_prod@navient.com	Nov 22 2024 18:43:55	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
5268848	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 22 2024 18:42:00	NelNet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505
5268849	EDI: SYNC	Nov 22 2024 23:39:00	PayPal Credit Services, PO Box 960006, Orlando, FL 32896-0006
5269643	^ MEBN	Nov 22 2024 18:36:51	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5290881	+ EDI: AIS.COM	Nov 22 2024 23:39:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5290395	EDI: AIS.COM	Nov 22 2024 23:39:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

Information to identify the case:

Debtor 1

Ryan C. Binkley

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2432

EIN --

Debtor 2

Vanessa R. Binkley

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3108

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-04823-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ryan C. Binkley

Vanessa R. Binkley
fka Vanessa R. Dawley**By the
court:**11/22/24Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.